IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION

IN RE: JOHNSON CECELIA N

CASE NO.09-37011

DEBTOR

BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. CREDITOR

CHAPTER11

NOTICE OF MORTGAGE PAYMENT CHANGE

TO THE HONORABLE JUDGE OF SAID COURT:

Comes now Creditor, BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. and respectfully provides notice of a change of on-going mortgage payment as indicated below.

1. New Payment: \$ 1821.94 Effective May 01, 2010

Change Reason:

Escrow Change

Principal and Interest: \$ 1556.64

Escrow:

\$265.3

Total Payment:

\$1821.94

Loan Number: 2.

xxxxx2391

All future payments made on the above account should be made payable to BAC Home Loans 3. Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. and sent to PO Box 650070 , Dallas, TX

75265-0070.

Dated: February 23, 2010

Respectfully submitted,

Brice, Vander Linden & Wernick, P.C.

UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLINOIS BIOS SE FAM

/s/ Joe M. Lozano, Jr. Joe M. Lozano, Jr.

9441 LBJ Freeway Suite 250

Dallas, TX 75243

972-643-6600

972-643-6698 (Telecopier) E-mail:notice@bkcylaw.com

BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P.

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KENNETH S. GARDNER, CLERK Authorized Agent for BAC Home Loans of

CERTIFICATE OF SERVICE

I, Joe M. Lozano, Jr., hereby certify that a true and correct copy of the foregoing Notice of Payment Change has been served upon the following parties in interest on February 23, 2010 via the method listed below:

via pre-paid regular U.S. mail: Debtor's Attorney FORREST L INGRAM 79 W Monroe St Ste 900 Chicago, IL 606034914

via certified regular U.S. mail: Debtors JOHNSON CECELIA N 6448 S EBERHART AVE CHICAGO, IL 60637

via certified regular U.S. mail: Chapter 11 Trustee WILLIAM T. NEARY 219 S. DEARBORN ST., #873 CHICAGO, IL 606040000

/s/ Joe M. Lozano, Jr.

09-37011

Any questions or objections should be directed to and served on at the address below:

Creditor:

BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P.

Contact:

Customer Service

Address 1:

2380 Performance Dr. Bldg C Mail Stop: RGV-C-32

Address 2:

City:

Richardson

State:

TX

Zip:

75082

Telephone:

1-800-669-5224

Fax:

972-498-5932

E-mail:

bankruptcy.administration@bankofamerica.com

Bank of America



CECILIA N JOHNSON 6448 S EBERHART AVE CHICAGO IL 60637 February 18, 2010

This statement is being furnished <u>for informational purposes only</u> and should not be construed as an attempt to collect against you personally. While in the future, your obligation to BAC Home Loans Servicing, LP may or may not be discharged by operation of law, BAC Home Loans Servicing, LP will retain the ability to enforce its rights against the property securing this loan should there be a default.

If you are presently involved in a Chapter 13 proceeding, please be advised that should this amount conflict with any order or requirement of the Court, you are required to obey all orders of the Court.

PAYMENT CHANGE NOTIFICATION

This is to advise you that a recent escrow analysis completed on your loan has resulted in a change to your monthly payment.

WHAT THIS MEANS

Due to the change in your escrow payment, your current monthly payment of \$ 1,892.82 has also changed. Effective 5/1/2010 your new monthly payment amount will be \$1,821.94.

Below is a breakdown of the new payment calculations:

New Principal & Interest Payment \$1,556.64 New Escrow Payment* \$265.30 New Monthly Payment \$1,821.94

WHAT YOU NEED TO DO

If you have any questions, please contact our Customer Service Department at 1-800-669-5224.

Cc:

FORREST L. INGRAM, P.C. 79 W MONROE STREET SUITE 900 CHICAGO IL 60603-0000 Account #: ****2391 Case #: 09-37011/IL/N ID#: 39109-3701100216

WILLIAM T. NEARY 219 S. DEARBORN ST., #873 CHICAGO, IL 60604-0000

FISHER & SHAPIRO 4201 LAKE COOK RD. NORTHBROOK IL 600620000

^{*} If your account is included in a Chapter 13 plan, we have credited the escrow account for the amount included in the proof of claim.